What is claimed is:

1.   A system, comprising:

a central computer comprising a central information storage bank;

at least one local unit communicatively coupled to said central computer,

said local unit comprising a memory for storing, in electronic form,

information transmitted to said unit from said central computer, and a

processor for controlling transfer of information stored in said unit to storage

media of system users, said local unit being configured to encrypt the

information transferred to the storage media of system users so that the

information transferred to a first system user storage media can only be

accessed by the first system user and other authorized users, if any.

2.   A system in accordance with Claim 1 wherein said local unit is

configured to transmit, to said central computer, information related to the

number of copies of an item of information transferred from said local unit to

users.

3.   A system in accordance with Claim 1 wherein said local unit further comprises a memory interface configured to receive a user's memory unit, and said local unit is configured to utilize information stored on said user's memory unit to encrypt the information downloaded to such memory unit.

4.   A system in accordance with Claim 3 wherein the information stored on said user's memory unit comprises a personal signature code number and serial number.

5.   A system in accordance with Claim 1 wherein said local unit is further configured to download data indicative of a period of time during which access by the user of the information is authorized.

6.   Apparatus, comprising:

a first interface configured to be communicatively coupled to a central

computer;

a book bank memory for storing, in electronic form, information

transmitted to said first interface by the central computer;

a second interface configured to receive a user's memory unit;

a processor for controlling transfer of information stored in said book

bank memory to the user's memory unit; and

encryption means for dynamically encrypting information transferred

through said second interface to the users' memory units.

7.   Apparatus in accordance with Claim 6 further comprising a

fileserver for controlling transmission, to a central transactional database, of

information related to the number of copies of an item of information

transferred through said second interface to the users' memory units.

8.   Apparatus in accordance with Claim 7 wherein said fileserver

stores data related to the information transferred from said book bank memory

to users' memory units in a manner so as to enable identification of each item

of information transferred to a particular user's memory unit.

9.   Apparatus in accordance with Claim 6 wherein said processor is further configured to transfer to the user's memory unit data related to the time at which information is transferred from said book bank memory to the user's memory unit.

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10.   Apparatus in accordance with Claim 6 wherein said encryption means is configured to read, through said second interface and from the user's memory unit, a personal signature code number and serial number stored in the user's memory unit.

11.   A system, comprising:

a central information bank for storing electronic copies of information;

a central transactional database for storing information related

information transactions;

5   at least one local unit comprising a first unit communicatively coupled to

said central information bank for receiving information transmitted from the

central information bank, said first unit further comprising a memory storage

for storing information transmitted to said first unit by said central

information bank; said local unit further comprising a fileserver coupled to

10   said first unit and to said central transactional database for transmitting to said

central transactional database information related to transactions performed by

said first unit.

12.   A system in accordance with Claim 11 wherein said local unit is

configured to perform at least some point-of-sale functions

15   13.   A system in accordance with Claim 11 wherein said local unit is

configured to perform at least some point-of-rental functions.

14.   A system in accordance with Claim 11 wherein said local unit is configured to perform at least some subsystem functions.

15.   A system in accordance with Claim 11 wherein said local unit is configured to perform at least some promotional delivery system functions.

5   16.   A system in accordance with Claim 11 wherein said local unit further comprises a memory interface configured to receive a user's memory unit, and said local unit is configured to utilize information stored on said user's memory unit to encrypt the information downloaded to such memory unit.

10   17.   A system in accordance with Claim 16 wherein the information stored on said user's memory unit comprises a personal signature code number and serial number.

18.   A system in accordance with Claim 11 wherein said local unit is further configured to download data indicative of a period of time during which access by the user of the information is authorized.

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